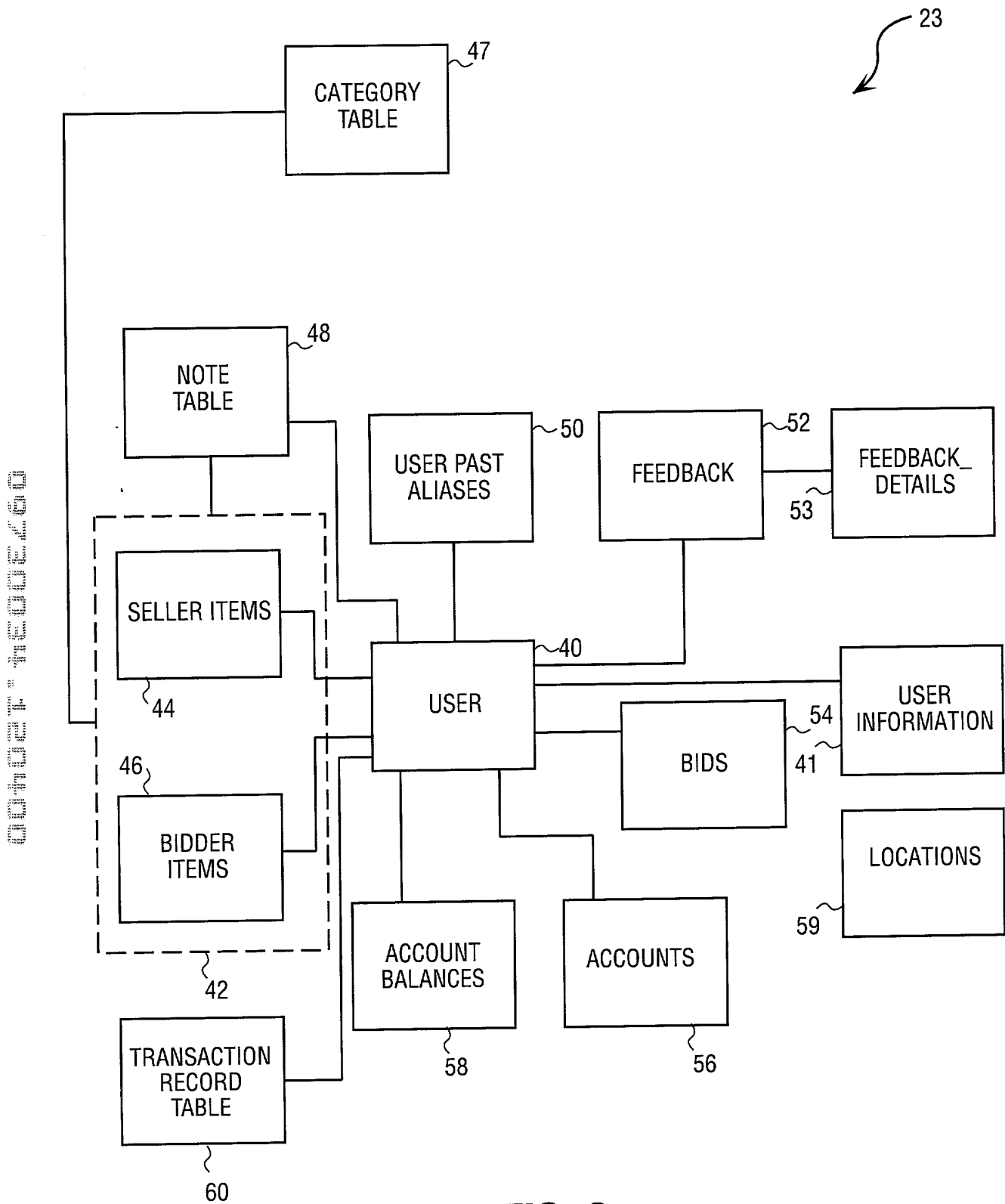


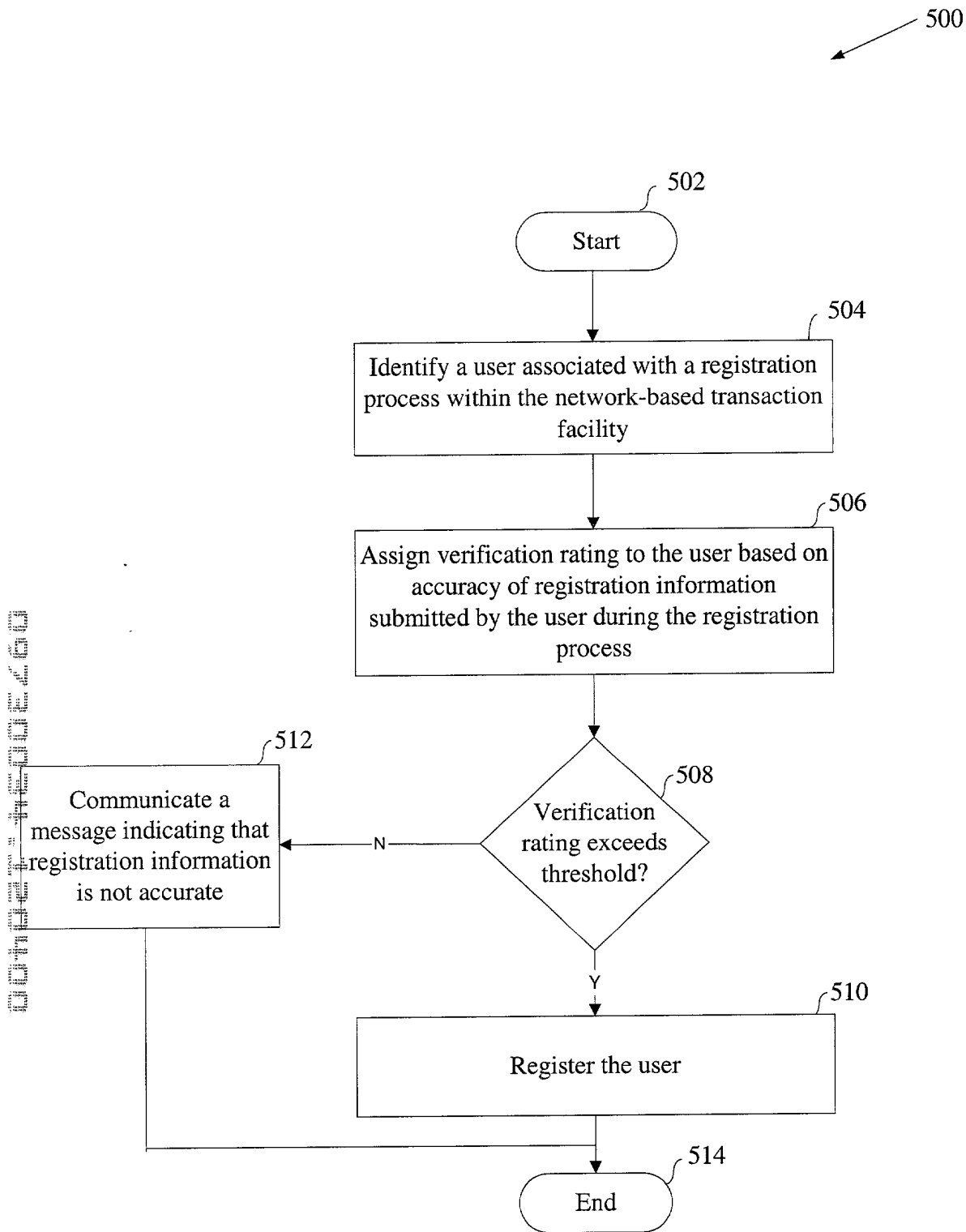
FIG. 1



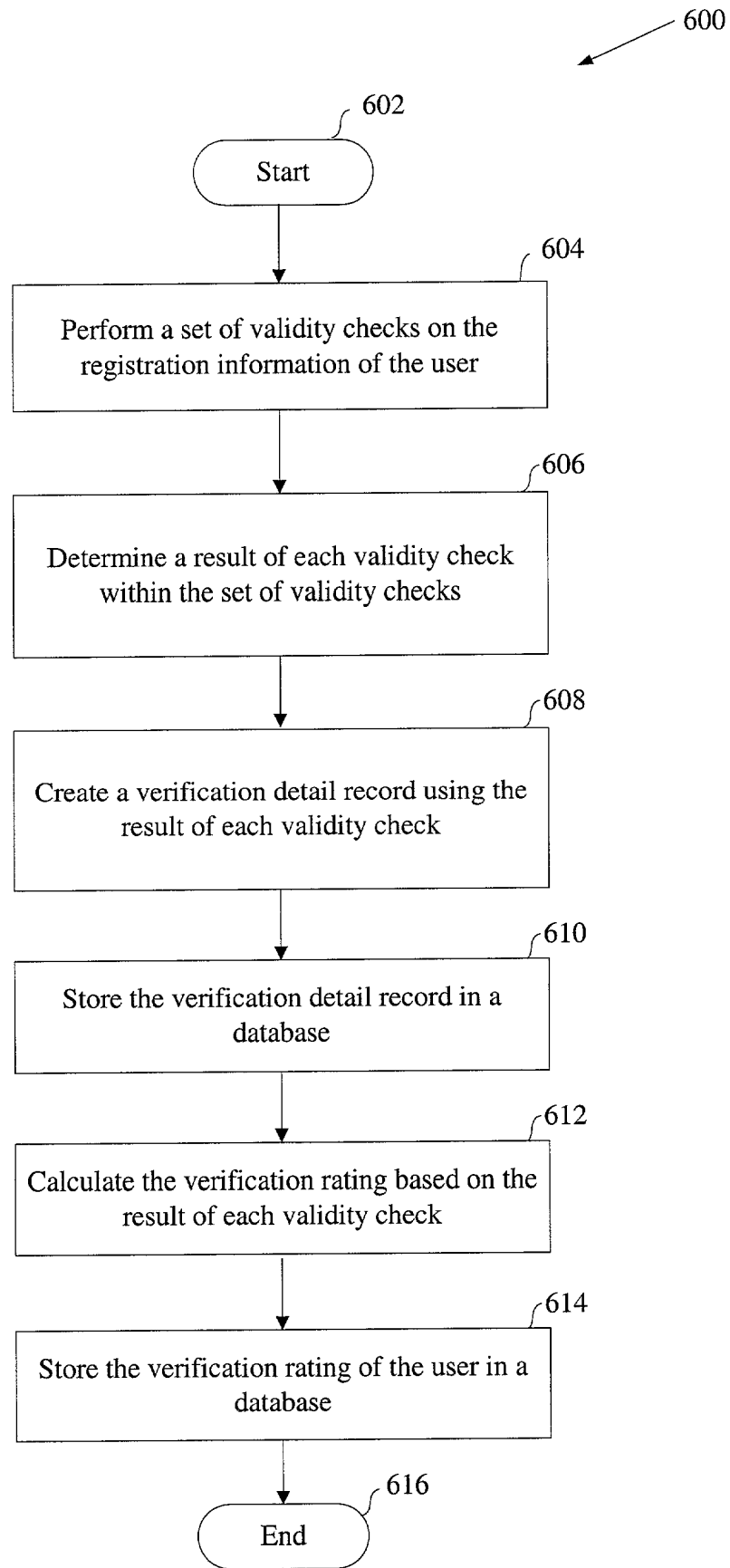
**FIG. 2**







**FIG. 5**



**FIG. 6**

Validity Checks <sup>702</sup>	Scores <sup>704</sup>	Bit In Verification Detail Record <sup>706</sup>
Does the phone number contain at least 10 digits?	-20/+0	1
Is the area code a real area code?	-2/+2	2
Is the zip code a real zip code?	-2/+2	3
Does the zip code match the state?	-1/+1	4
Does the area code match the state?	-1/+1	5
Is the zip code within 100 miles of the area code?	-1/+1	6
Does the zip code match the city?	-1/+1	7
Does the area code match the city?	-1/+1	8

FIG. 7

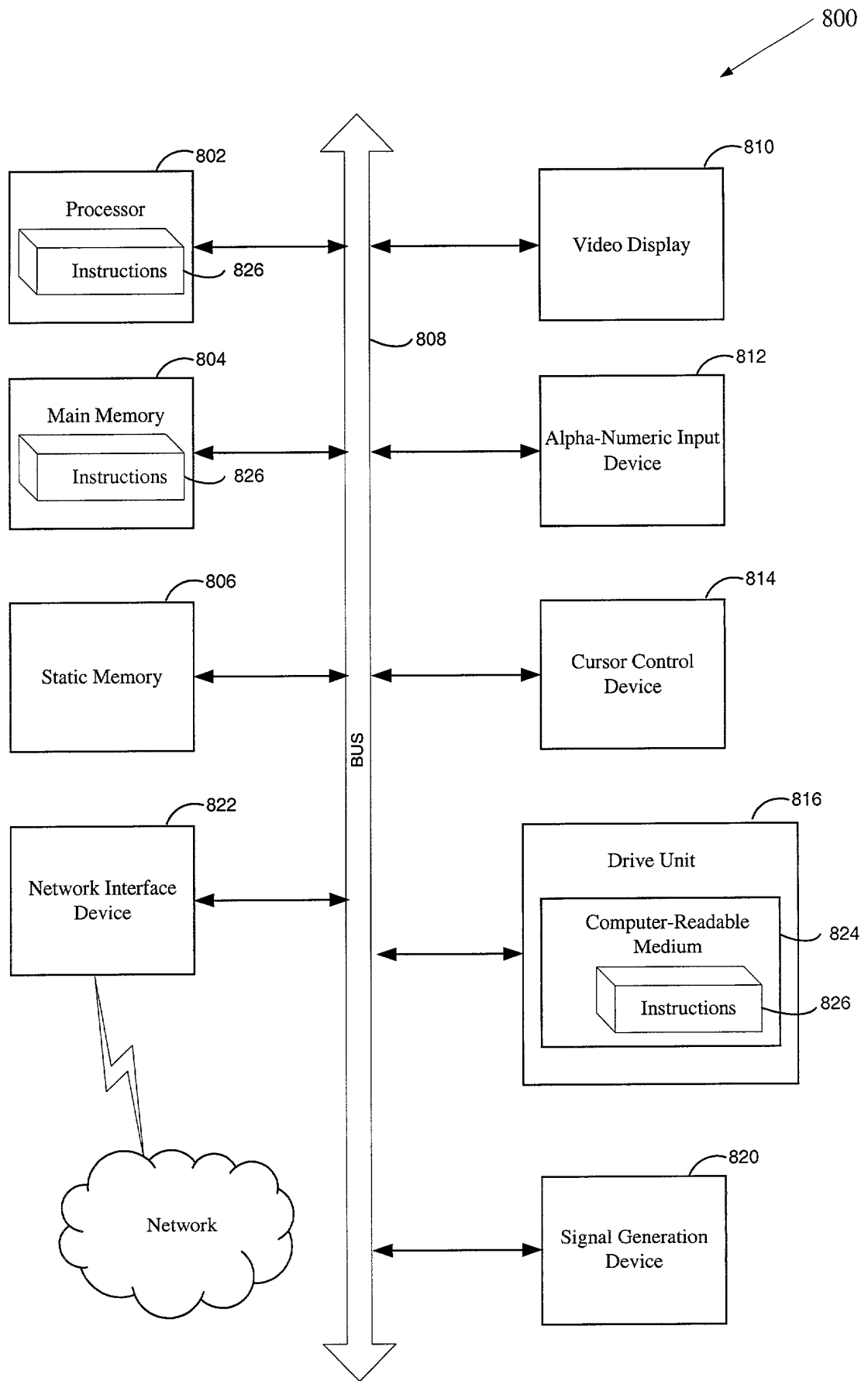


FIG. 8